

FEATURES OF YOUR BOWERS AND RUDDY COLLECTOR CREDIT PROGRAM

- (1) **Cash-on-hand when you need it...** The Collector Credit Program (CCP) backs you with the credit you need to buy the coin you want when you find it. There is no need to wait for cash-on-hand. CCP membership is instant credit.
- (2) **Use the CCP in our auctions and over the phone...** As a member you have the program's additional financial backing whenever you need it, for instance, to win a coin in hot auction bidding. Again, the extended repayment feature allows you to spread the impact of your coin investment budget over six (6) months.
- (3) **Take six (6) months to pay...** Your initial purchase under this program requires a 20% down payment. The remaining balance can be paid over six (6) months in equal, consecutive installments. All subsequent purchases require no down payment.
- (4) **Automatic Record-Keeping...** Each month you will receive a listing of the coins you purchased, date of purchase, cost and status of your account as long as you remain active. This will be valuable information should you decide to sell your collection.
- (5) **Convenience and service...** Your account number will be the key to fast service. CCP customers, because they meet the highest standards, will receive expedited handling in all transactions with Bowers and Ruddy. There is no delay... *just give your account number and your purchases are on their way to you!*
- (6) **Join Today!...** Fill in the application and join the most select group of coin collectors in the numismatic world, the Bowers and Ruddy Collector Credit Program. You will receive the credit you want and find the coins you need... at Bowers and Ruddy Galleries, your friend in the coin business.

Introducing...

The Collector Credit Program

- Order coins now
- Your coins are sent immediately
- Spread your payments over 6 months

See details inside...

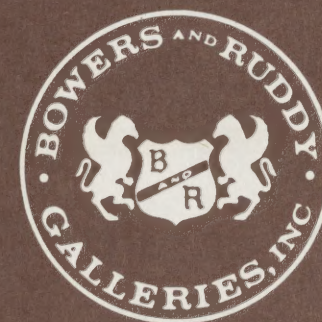
No
Postage Stamp
Necessary
if Mailed in the
United States

BUSINESS REPLY MAIL
FIRST CLASS PERMIT No. 49132 LOS ANGELES, CALIF.

Bowers and Ruddy Galleries
6922 Hollywood Boulevard, Suite 600
Los Angeles, California 90028

Postage
Will be Paid
by Addressee

The Collector Credit Program



Bowers & Ruddy Galleries

6922 Hollywood Boulevard, Suite 600
Los Angeles, California 90028
(213) 466-4595 Toll Free (800) 421-4224

© 1978

BOWERS AND RUDDY GALLERIES COLLECTOR CREDIT PROGRAM APPLICATION

Name _____ (First) _____ (Middle) _____ (Last)

Home Address _____ (Street) _____ (City) _____ (State) _____ (Zip)

Home Phone () _____ Are you currently a Bowers and Ruddy customer? ___ Yes ; ___ No

Years at present address _____ Own Home ___; Rent ___

Former address (if less than 2 years at present address) _____ How long? _____

Billing address if other than home address: _____

Employer _____ (Name) _____ (Address) _____ (Phone) _____ Self-employed _____

How long? _____ Occupation _____ Monthly Gross Wage _____

Former employer _____ (if less than 1 year with present employer) _____ How long? _____

Social Security Number _____ Number of Dependents _____

Other Monthly Income _____ Source _____

NOTE: INCOME FROM ALIMONY, CHILD SUPPORT, OR MAINTENANCE PAYMENTS NEED NOT BE DISCLOSED UNLESS RELIED ON AS A BASIS FOR CREDIT.

Bank Accounts:

Savings _____ (Bank and Branch) _____ Account No. _____

Checking _____ (Bank and Branch) _____ Account No. _____

Credit References (credit cards, other business accounts, etc.)

| Name and Address | Account No. | Balance | Monthly Payment |
|------------------|-------------|---------|-----------------|
| | | | |
| | | | |
| | | | |

Name and address of relative or personal reference not living with you. _____

Bowers and Ruddy Galleries is authorized to investigate my credit record and to verify my credit, employments, and income references. Applicant has read and agrees to the conditions upon which credit may be extended (as disclosed on the back) and agrees to repay all credit extended in accordance with the credit plan.

Signed _____ Date _____

NOTICE: SEE FOLLOWING FOR IMPORTANT INFORMATION

BOWERS AND RUDDY GALLERIES COLLECTOR CREDIT AND SECURITY DISCLOSURE AND AGREEMENT

In consideration of Bowers and Ruddy Galleries extending credit to me under its Collector Credit Program, I agree to the following terms and conditions.

1. I can avoid incurring a **FINANCE CHARGE** by paying my account balance (new balance) in full provided that such payment is received within 30 days of the billing date shown on the monthly billing statement. If I do not timely pay the entire new balance a **FINANCE CHARGE** will be computed monthly on the previous balance after applying payments and credits. The **FINANCE CHARGE** is computed at a periodic rate of .75% (9% ANNUAL PERCENTAGE RATE). No finance charge will be added for a billing period in which there is no previous balance or during which payments or credits equal or exceed the previous balance. I may at any time pay the total amount owing on the account. The terms of repayment do not have to be selected at the time of purchase. Each month I have the choice of paying the full balance owing, 1/6 of the balance owing, or any amount in between. Full balance is due if less than \$25.00.
2. If I fail to pay any minimum monthly payment within 30 days of the monthly billing date, Bowers and Ruddy Galleries may declare my entire balance due and payable.
3. Each payment received by Bowers and Ruddy Galleries shall be applied to merchandise and services as follows: First, to unpaid **FINANCE CHARGES**, then to any unpaid previous balance, and then to new purchases. I have up to six months to pay for any single coin purchase. Bowers and Ruddy Galleries as secured party retains title to and a purchase money security interest within the meaning of the Uniform Commercial Code in all property purchased from time to time on my account. This property may be described in sales tickets, memoranda, or other indicia of sales or otherwise identified including all accessories, attachments, and repairs thereto until such time as said property shall have been paid for in full. I understand that I may be required to sign a separate security agreement and/or financial statement at point of sale. I also agree to furnish Bowers and Ruddy Galleries any further information or documentation which it may require for perfecting its Purchase Money Security Agreement.
4. On all first purchases on new accounts a minimum down payment of 20% of the purchase will be required. No down payment will be required on subsequent purchases made on the account if my credit remains in good standing.
5. Bowers and Ruddy Galleries is authorized to investigate my credit record and to verify my credit, employment and income records and to report to proper persons and bureaus my performance of this agreement.
6. I understand and agree that this credit and security agreement and the disclosures contained herein is not a commitment by Bowers and Ruddy Galleries to extend credit.
7. I acknowledge having read and received a duplicate of this credit and security agreement and the disclosures contained herein before signing.

NOTICE: See accompanying statement for important information regarding your rights to dispute billing errors.

Customer copy — please tear at perforation.

BOWERS AND RUDDY GALLERIES COLLECTOR CREDIT AND SECURITY DISCLOSURE AND AGREEMENT

- In consideration of Bowers and Ruddy Galleries extending credit to me under its Collector Credit Program, I agree to the following terms/conditions.
1. I can avoid incurring a **FINANCE CHARGE** by paying my account balance (new balance) in full provided that such payment is received within 30 days of the billing date shown on the monthly billing statement. If I do not timely pay the entire new balance a **FINANCE CHARGE** will be computed monthly on the previous balance after applying payments and credits. The **FINANCE CHARGE** is computed at a periodic rate of .75% (9% ANNUAL PERCENTAGE RATE). No finance charge will be added for a billing period in which there is no previous balance or during which payments or credits equal or exceed the previous balance. I may at any time pay the total amount owing on the account. The terms of repayment do not have to be selected at the time of purchase. Each month I have the choice of paying the full balance owing, 1/6 of the balance owing, or any amount in between. Full balance is due if less than \$25.00.
 2. If I fail to pay any minimum monthly payment within 30 days of the monthly billing date, Bowers and Ruddy Galleries may declare my entire balance due and payable.
 3. Each payment received by Bowers and Ruddy Galleries shall be applied to merchandise and services as follows: First, to unpaid **FINANCE CHARGES**, then to any unpaid previous balance, and then to new purchases. I have up to six months to pay for any single coin purchase. Bowers and Ruddy Galleries as secured party retains title to and a purchase money security interest within the meaning of the Uniform Commercial Code in all property purchased from time to time on my account. This property may be described in sales tickets, memoranda, or other indicia of sales or otherwise identified including all accessories, attachments, and repairs thereto until such time as said property shall have been paid for in full. I understand that I may be required to sign a separate security agreement and/or financial statement at point of sale. I also agree to furnish Bowers and Ruddy Galleries any further information or documentation which it may require for perfecting its Purchase Money Security Agreement.
 4. On all first purchases on new accounts a minimum down payment of 20% of the purchase will be required. No down payment will be required on subsequent purchases made on the account if my credit remains in good standing.
 5. Bowers and Ruddy Galleries is authorized to investigate my credit record and to verify my credit, employment and income records and to report to proper persons and bureaus my performance of this agreement.
 6. I understand and agree that this credit and security agreement and the disclosures contained herein is not a commitment by Bowers and Ruddy Galleries to extend credit.
 7. I acknowledge having read and received a duplicate of this credit and security agreement and the disclosures contained herein before signing.

NOTICE: See accompanying statement for important information regarding your rights to dispute billing errors.

Customer copy — please tear at perforation.